

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
Debra Renee Taylor	§	Case No. 13-17695-PMC
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/RICHARD A. BAUMGART
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 13-17695 PMC Judge: Pat E. Morgenstern-Clarren Trustee Name: RICHARD A. BAUMGART
Case Name: Debra Renee Taylor Date Filed (f) or Converted (c): 10/31/2013 (f)
341(a) Meeting Date: 12/09/2013
For Period Ending: 07/16/2014 Claims Bar Date: 06/30/2014

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Debtor's Interest In Residence 5889 Sweet Birch Drive, Bedfo	110,200.00	0.00		0.00	FA
2. Debtor's Interest In Real Estate: 20812 Hillgrove Avenue, Ma	44,900.00	0.00		0.00	FA
3. Cash On Hand	30.00	0.00		0.00	FA
4. Pnc Bank Checking Account	1.00	0.00		0.00	FA
5. Keybank Checking Account	50.00	0.00		0.00	FA
6. Health Savings Account	400.00	0.00		0.00	FA
7. Household Goods And Furnishings	1,500.00	0.00		0.00	FA
8. Wearing Apparel	300.00	0.00		0.00	FA
9. Miscellaneous Jewelry	300.00	0.00		0.00	FA
10. State Farm Life Insurance Company Whole Life Insurance Polic	386.65	0.00		0.00	FA
11. State Farm Life Insurance Company Whole Life Insurance Polic	192.41	0.00		0.00	FA
12. State Farm Life Insurance Company Whole Life Insurance Polic	864.71	0.00		0.00	FA
13. Interstate-Mcbee Lic 401K Plan	4,170.21	0.00		0.00	FA
14. 2004 Chevrolet Trailblazer	3,500.00	0.00		0.00	FA
15. American General Whole Life Insurance Policy on Friends Life	135.53	0.00		0.00	FA
16. 2013 Tax Refund (u)	0.00	1,765.60		1,765.60	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$166,930.51	\$1,765.60	\$1,765.60	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Exhibit A

RE PROP # 10 -- Per amended Schedule B

RE PROP # 11 -- Per Amended Schedule B

RE PROP # 12 -- Per Amended Schedule B

RE PROP # 15 -- Per Amended Schedule B

Initial Projected Date of Final Report (TFR): 02/28/2015

Current Projected Date of Final Report (TFR): 02/28/2015

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-17695
Case Name: Debra Renee Taylor

Trustee Name: RICHARD A. BAUMGART
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX2278
Checking

Exhibit B

Taxpayer ID No: XX-XXX7061
For Period Ending: 07/16/2014

Blanket Bond (per case limit): \$2,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/21/14	16	DEBRA TAYLOR	Tax Refund	1224-000	\$1,765.60		\$1,765.60
03/31/14		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$1,755.60
04/30/14		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$1,745.60
05/30/14		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$1,735.60
06/30/14		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$1,725.60

COLUMN TOTALS	\$1,765.60	\$40.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$1,765.60	\$40.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$1,765.60	\$40.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2278 - Checking	\$1,765.60	\$40.00	\$1,725.60
	\$1,765.60	\$40.00	\$1,725.60
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$1,765.60		
Total Gross Receipts:	\$1,765.60		

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 13-17695-PMC

Date: July 16, 2014

Debtor Name: Debra Renee Taylor

Claims Bar Date: 6/30/2014

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	RICHARD A. BAUMGART 1801 East 9th Street - Suite 1100 Cleveland, OH 44114-3169	Administrative		\$0.00	\$441.40	\$441.40
100 2200	RICHARD A. BAUMGART 1801 East 9th Street - Suite 1100 Cleveland, OH 44114-3169	Administrative		\$0.00	\$3.92	\$3.92
1 300 7100	Wells Fargo Bank Na P.O. BOX 660041 DALLAS, TX 75266-0041	Unsecured	Date Filed: 04/01/2014	\$2,726.00	\$2,690.28	\$2,690.28
2 300 7100	Us Department Of Education PO BOX 740283 ATLANTA, GA 30374-2083	Unsecured	Date Filed: 04/10/2014	\$3,113.00	\$9,704.72	\$9,704.72
3 300 7100	CAPITAL ONE BANK (USA) N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	Date Filed: 04/11/2014	\$3,159.00	\$3,283.72	\$3,283.72
4 300 7100	AMERICAN EXPRESS CENTURION BANK c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	Date Filed: 05/01/2014	\$9,570.00	\$10,947.21	\$10,947.21
5 300 7100	CITY OF CLEVELAND DIVISION OF WATER 1201 Lakeside Ave. Cleveland, OH 44114	Unsecured	Date Filed: 05/08/2014	\$1,158.97	\$681.40	\$681.40
6 300 7100	CITY OF CLEVELAND DIVISION OF WATER 1201 Lakeside Ave. Cleveland, OH 44114	Unsecured	Date Filed: 05/08/2014	\$248.21	\$252.11	\$252.11
7 300 7100	Capital One Na C/O Becket And Lee Llp Pob 3001 Malvern Pa 19355-0701	Unsecured	Date Filed: 05/22/2014	\$975.00	\$1,043.08	\$1,043.08

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 13-17695-PMC
Debtor Name: Debra Renee Taylor
Claims Bar Date: 6/30/2014

Date: July 16, 2014

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured	Date Filed: 06/20/2014	\$5,097.00	\$5,097.59	\$5,097.59
9 300 7100	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 Norfolk, VA 23541	Unsecured	Date Filed: 06/30/2014	\$12,307.00	\$11,623.68	\$11,623.68
10 300 7100	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 Norfolk, VA 23541	Unsecured	Date Filed: 06/30/2014	\$2,971.00	\$2,521.62	\$2,521.62
Case Totals				\$41,325.18	\$48,290.73	\$48,290.73
Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 13-17695-PMC

Case Name: Debra Renee Taylor

Trustee Name: RICHARD A. BAUMGART

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: RICHARD A. BAUMGART	\$	\$	\$
Trustee Expenses: RICHARD A. BAUMGART	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Wells Fargo Bank Na	\$	\$	\$
2	Us Department Of Education	\$	\$	\$
3	CAPITAL ONE BANK (USA) N.A.	\$	\$	\$
4	AMERICAN EXPRESS CENTURION BANK	\$	\$	\$
5	CITY OF CLEVELAND DIVISION OF WATER	\$	\$	\$
6	CITY OF CLEVELAND DIVISION OF WATER	\$	\$	\$
7	Capital One Na	\$	\$	\$
8	Pyod, Llc Its Successors And Assigns As Assignee	\$	\$	\$
9	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$	\$	\$
10	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE